problems of environment. So, as far as basic cost of construction is concerned, hydel power project has become equal to the thermal power project, though as I said earlier, the cost of generations is cheaper.

As regards the proposal from the Government of Bihar, we have two proposals—one is Koel Karo. It could not be implemented because there are problems of land acquisition. There is the problem of rehabilitation also. The other project is at Chandel. It is being implemented by the State Government but the progress is slow due to financial constraints. Instead of a hydel project, a thermal project is proposed at Chandil by a private party of the RPG group of Calcutta. No hydro-electric power project is pending for clearance in the Ministry of Power.

SHRI RAJNI RANJAN SAHU: May I know whether the response of the private entrepreneurs for participation in joint venture for hydro-electric power generation has been very poor? If so, what are the reasons, why are the private entrepreneurs not coming forward to participate? Are there any difficulties at the Government level?

SHRI P. V. RANGAYYA NAIDU: At the moment we have 7 projects in private sector.

SHRI RAJNI RANJAN SAHU: The response is poor.

SHRI P. V. RANGAYYA NAIDU: I have given the reason earlier. They stand good even for the private sector. No private sector party is prepared to take up Hydel projects and get embroiled in Inter-State water dispute and other problems. So they prefer thermal power projects. Moreover, they have a long gestation period. That is why the reasons given by me hold good, mutatis mutandis, for the private sector also. However, some proects are there and efforts are being made to expedite them.

THE DEPUTY CHAIRMAN: Question Hour is over.

WRITTEN ANSWERS TO QUESTIONS

स्टेट बैंक आफ इन्दौर के घपले

*65. **श्री राम नरेश यादव :** क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) सरकार द्वारा पिछले तीन वर्षों के दौरान वर्ष-वार स्टेट बैंक आफ इन्दौर की शाखाओं में घपलों तथा इसके कर्मचारियों से संबंधित मामलों के संबंध में संसद-सदस्यों से कितने पत्र/अभ्यावेदन/ज्ञापन प्राप्त किए गए हैं;

(ख) इसमें से कितने मामलों मे पावती या अंतिम उत्तर अब तक भेजे गए हैं;

(ग) कितने पत्रों का अंतिम उत्तर दिया जाना अभी शेष है; और

(घ) कितने मामले अब तक निपटा दिए गए हैं और कितने मामलों में अंतिम उत्तर जांच पूरी न होने के कारण लंबित हैं ?

वित्त मंत्रालय में राज्य मंत्री और संसदीय कार्य मंत्रालय में राज्य मंत्री (डा० अबरार अहमद) : (क) से (घ) उपलब्ध रिकार्ड के अनुसार, वर्ष 1991, 1992 और 1993 (30.11.1993 तक) के दौरान वित्त मंत्रालय, आर्थिक कार्य विभाग, बैंकिंग प्रभाग में सरकार को स्टेट बैंक आफ इन्दौर के कार्मिक मामलों और धोखा-धड़ियों आदि के मामले के बारे में संसद सदस्यों से प्राप्त पत्रों/आवेदनों/ज्ञापनों की संख्या क्रमशः 33, 63 और 48 रही है। इन सभी पत्रों की प्राप्ति सूचना भेजी गई है। 1993 के दौरान प्राप्त पत्रों

में से 29 पत्रों को छोड़ कर अन्य सभी पत्र पर स्टेट बैंक आफ इन्दौर के साथ परामर्श करके जांच करने के पश्चात् उचित रूप से कार्रवाई की गई है।

*66. [*Transferred to 9th December, 1993*].

Making banks Transparent

*67. SHRI TRILOKI NATH CHATURVEDI.
DR. MURLI MANOHAR JOSHI:

Will the Minister of FINANCE be pleased to state:

(a) whether Government have seen the news item published in the *'Economic Times'* of 26th August, 1993 under the caption "Trade Unions seek names of 20 loans defaulters from each bank" and if so, what is the reaction of government to the demand for disclosing the names of the top 20 defaulters of bank loans in each bank;

(b) whether it is also a fact that the All India Bank Officers' Confederation has made similar demands as published in the Economic Times of 2nd September, 1993 and if so, what is the amount of loan advanced by the nationalised banks which is sticky; and

(c) what steps are being taken to make the business of the banks more transparent?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND THE MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) Yes, Sir.

(b) Yes, Sir, as per information available from Reserve Bank of India, the amount of overdues of public sector banks as at the end of September, 1992 was Rs. 21022 crores (latest available).

(c) Commercial banks are in the process of undergoing a time bound structural transformation. The reform programme is primarily designed to make the financial sector more viable, efficient and responsive. Banks are being encouraged to act as autonomous business unit, responsible for their performance. The structural reforms in the financial sector focus on easing constraints, prescribing appropriate prudential norms relating to provisioning against loan losses and capital adequacy, introducing transparency in the accounting and reporting procedures, restructuring and recapitalising banks. In accordance with the statutes governing the public sector banks as also in terms of the practices and usages customary amongst bankers, the banks do not divulge information relating to or to the affairs of their constituents except in circumstances in which it is, in accordance with the law or practice and usage customary among bankers, necessary or appropriate for the banks to divulge such information.

Asian Development Bank's Assistance to Indian Stock Exchanges

*68. SHRI V. NARAYANASAMY: Will the Minister of FINANCE be pleased to state:

(a) Whether it is a fact that the Asian Development Bank has agreed to provide around 20 million dollars to Indian Stock Exchanges to computerise their settlement process particularly to provide interface between stock exchange computers and brokers' offices.

(b) if so, what is the cost likely to be involved in this; and

(c) the assistance likely to be made available for the purpose by the IMF and the terms and conditions under which such a loan is likely to be made available to the SEBI?